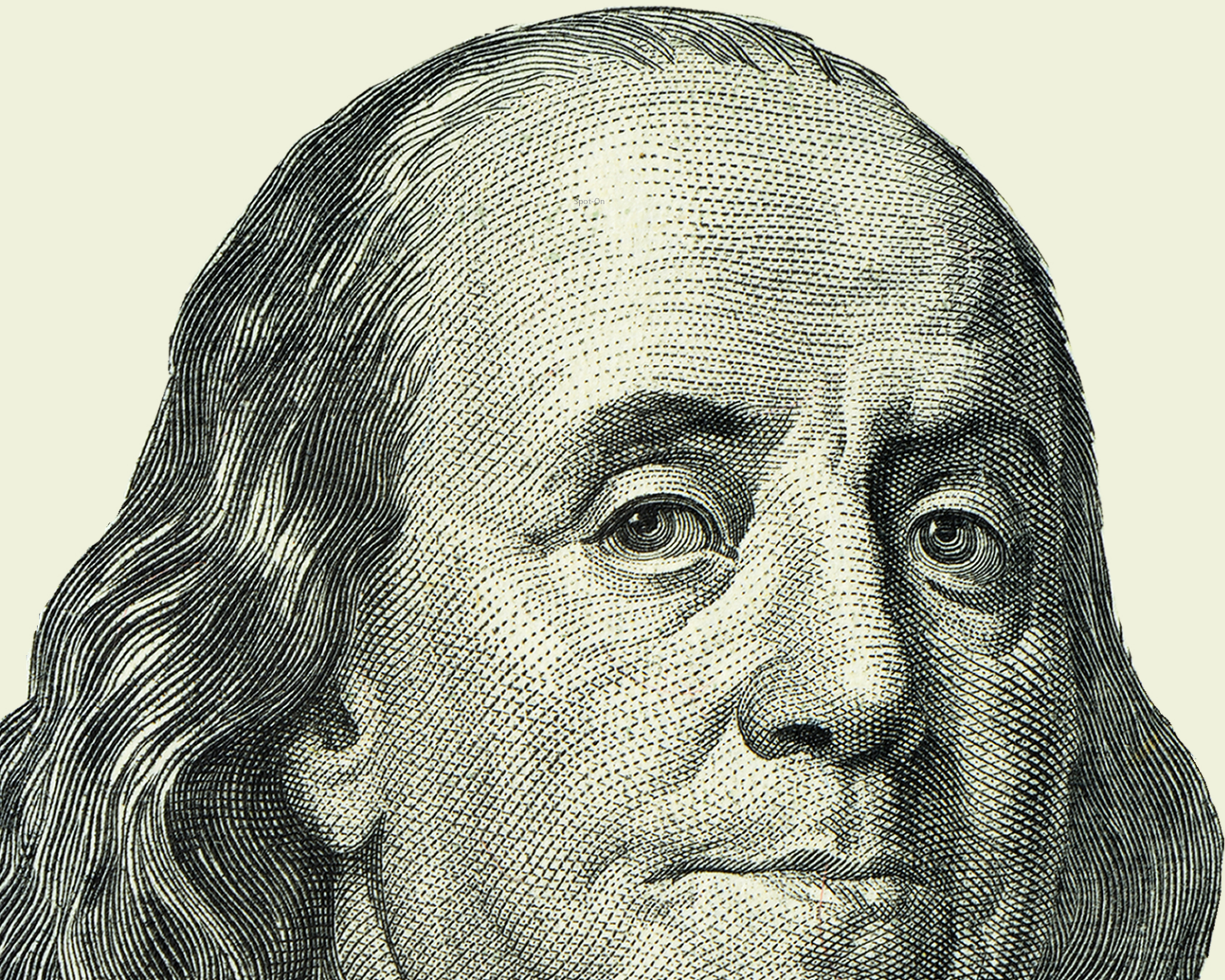


Inflation **Hacks**

Save Those Benjamins

Compiled by Holland Cooke



Among other things, I've been called "frugal."

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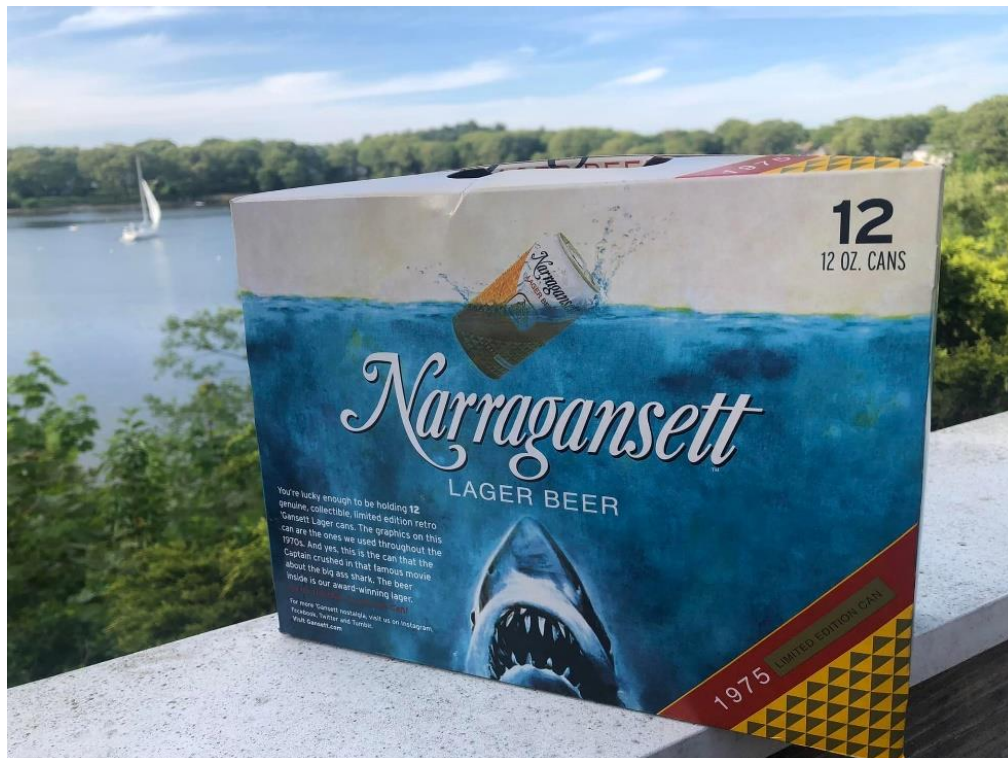
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Any proceeds from the sale of this book fund the purchase -- for consumption by the author and his guests -- of [Narragansett Beer in the replica 1975 "Jaws" can](#). Narragansett Beer is otherwise unassociated with this book. Included with your purchase: **FREE updates**, as this book is revised to include suggestions sent to AndYouCanQuoteMe@aol.com. So let's hear yours!



First things first: “Offer” (don't “ask”) to renegotiate.

For instant savings, make a list.

[CNBC.com](https://www.cnbc.com):

“Streaming services, insurance premiums, cable bills, cell phone plans and gym memberships -- especially now -- are classic examples of recurring costs that are often negotiable, and so is the APR on your credit card. Consumers who call and ask for a lower rate are almost always successful, studies show, and that can be a great tool for reducing monthly expenses.”

You will read specific examples of how this tactic has trimmed my expenses. But those are “trees.” About “the forest,” *why* this is happening. And what you CAN do about your #1 inflation headache...

Google “inflation,” and the explanation is like a newscast:

“The main contributing factors include the increase in the money supply, worker shortages and rising wages, supply chain disruption, as well as fossil fuel policies.”

It’s highway robbery, and you pay twice.

Once when you gas-up; then again, because everything you buy had to be delivered. Soreheads on talk radio and cable news blame the president, and historically, that has worked. But the actual factors are beyond his control:

- “Drill, baby, drill?” Oil itself only accounts for about half of the price.
- Refining crude is expensive in good times, and especially problematic now. When the COVID-19 shut down hit, demand plunged, and plants went offline. Some were disabled by severe weather. There hasn’t been a major refinery built in the USA in 50 years.
- Another factor: federal and state gas taxes, although some states are temporarily suspending. But we need that money to repair roads.
- And, yes, corporate greed. Energy companies are more profitable *not* drilling. And – like most industries – they’re in Help Wanted mode.
- “Biden shut-down the pipeline!” is more popular than relevant, or true. [There already is a Keystone pipeline](#), and what stalled was construction of a second one. But it simply delivers crude from Canada to refineries in the South, for export. None of that ends up as gas in your tank.

What YOU can do about it?

AAA tells us that – for every 5 miles-per-hour over 50MPH – you raise the price of a gallon the equivalent of 25 cents per.’ And [if your car doesn’t need Premium, pump Regular](#). And...

You can earn cash-back using [the Upside app](#) for gas, groceries, and at participating restaurants.

- Open a free account, then “claim offer” at participating businesses. You can redeem points for gift cards, or deposit to your bank account.
- WHO pays for this? The merchants, who want you to be a regular.

You might already check [GasBuddy.com](#) for best price-at-the-pump in your Zip Code. Their Free Forever gas card can save as much as 25 cents a gallon. Fill-ups are deducted from your debit card. No credit check.

And about apps generally: If you’re unfamiliar with one, hit [BBB.org](#), the Better Business Bureau. Click “[for consumers](#)” in the menu. And Google user reviews. Be careful which apps you let into your phone.

Gasoline prices are ONE thing...

But are you paying too much for oil? AARP tells members: “Ignore that oil-change sticker. Most oil-change shops slap a sticker on your windshield summoning you back in 3,000 miles. Check your owner’s manual. Many newer cars use a synthetic oil that needs changing far less frequently.”

Had a minor fender-bender? If it’s just a dent, you might be able to save the deductible and keep your insurance premium as-is. Grab your bathroom plunger, stick it into the middle of the dent, and pour hot water over the area. Then pull hard. Repeat as necessary.

Got small scratches? Cover ‘em up with matching nail polish. And if your headlights look foggy, skip that squirt bottle product in the infomercials, and simply rub-on toothpaste. Let it sit for a minute, then rub-off with a clean cloth. And as for that spray that restores your dashboard and other interior surfaces: Save the money, and apply olive oil with coffee filters.

And keep tires properly inflated. Otherwise you lose miles-per-gallon. As you will if you’ve got alotta junk-in-the-trunk. Why haul-around unnecessary pounds?

YOU might lose a few pounds yourself if you simply grab the first parking space you see, and walk more. It’s estimated Americans spend some seventeen HOURS and waste HUNDREDS of dollars each year looking for a parking space. Get some steps in. You’ll spend less on healthcare. 😊

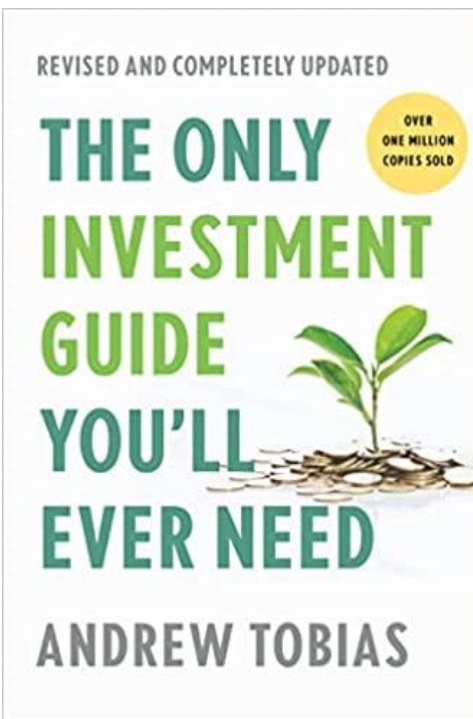
Everything you're already doing still isn't enough?

Hopefully, you re-financed your mortgage when rates were so low. You're now grocery-shopping Whole Foods less, and Walmart and Aldi and BJ's and Costco and Dollar Store and Sam's Club more. No more bottled water.

"Starbucks?" They should call it "Five bucks!" And you've heard the math from personal finance gurus: \$5 per visit...twice a day...each weekday...

Stop reading this, and read that.

[This book](#), originally published in the 1970s, has saved me a lotta do-re-mi.



Back then, when he and Johnny Carson wore wide ties, you might have seen author [Andrew Tobias](#) on "The Tonight Show," several times. Updated to cover cryptocurrency, the after-effects of COVID, and other new millennium factors, witty Tobias outlines easily-understandable tips for investing...but don't just think stock market. His advice will inform the everyday shopping we now struggle with. You can find used copies on Amazon, which he might applaud.

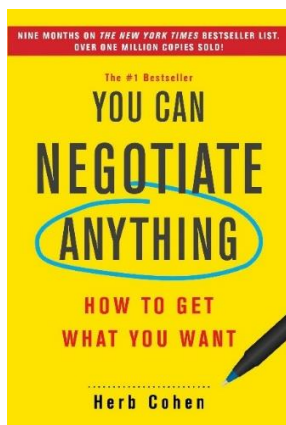
What follows are economies which yours truly has found useful.

Frugality Fundamentals

- Shopping bricks-N-mortar? I saved a couple hundred on the computer I'm using to write this, because I asked if there was an "open box." It was still brand new and under warranty. Shopping for a TV? My pal Larry had his eye on a monster, list price \$2595. He grabbed the demo for \$995 when the new model came in.
- Shopping online? Before you check-out that cart, open a separate browser and Google "promo codes" for the company you're shopping. If you're a member, try AAA and AARP. More on them coming up.
- Shopping for services? Once while on vacation, I flossed-off a crown, and the nearest dentist wanted \$75 to re-cement it. When I asked "Discount for cash?" the doc' pocketed the crisp 50 I offered.
- Threaten to quit! I was paying \$15 a month for my New York Times digital subscription, until I called to cancel. Now it's \$4 a month.

Read this too.

Bear with me. As a long-ago English teacher, I tend to assign reading.



Also first published in the 1970s, it changed my life. Larry King introduced me to "The World's Greatest Negotiator," his lifelong friend Herb Cohen. I heard Herb tell Larry that the most important piece of information in any negotiation is the other party's deadline. "Is the salesman on salary, commission? Does he have a budget, a quota?"

And while we're preaching frugality, this – and the Andrew Tobias book – are probably free at your public library. 😊

The Greatness of Good-Enough

Having worked 50+ years in advertiser-supported media, I'm all about the value of a brand. I don't know *when* I will next need to buy a tire. Nails await. But I already know *where* I'll buy that tire, because they advertise in Red Sox games. That company owns "tires" in my brain.

But what do you buy more often than tires? Consider three examples:

- Coffee: A year ago, I bought the Starbucks beans. Now I buy the less expensive [Stop & Shop store brand](#), and – who knew? – I like it better. At participating Cumberland Farms convenience stores, any size coffee is \$1. At participating McDonalds, 99 cents.
- Wine: When I say "Francis Ford Coppola," you think "The Godfather," right? Tried [his wines](#)? Around here \$12 or \$13, often less on end caps.
- Vodka: Despite millions Absolut has spent on advertising, I avoid it in restaurants. That's just me. To *my* well-trained palette, it has an aftertaste that I could pick-out in a blind test. Everyone else's vodka tastes the same. It's merely...vodka. [They all begin in an ethanol plant](#). Flavors aside, the difference between brands is how many times it was distilled, and how fancy the bottle is...and those Belvedere and Chopin and Grey Goose bottles sure are works of art. But browse the vodka aisle (and end caps) and you'll see unfamiliar brands distilled 5, 6, 7 times. They get the job done nicely. And I say so after a rigorous series of tests.



Private Label/Store Brand

MoneyCrashers.com definition:

A private label brand, also known as a “store brand,” is simply a product manufactured by one company and sold under another company’s brand.

Kiplinger.com reports that Costco’s less-expensive Kirkland Signature brand batteries are made by Duracell. And from Eater.com:

Trader Joe’s orders most of its products from third-party manufacturers (including giants like PepsiCo. and Snyder’s-Lance), which agree to sell some of their items under the Trader Joe’s label. Many of these brands sell the same or similar products under their own names for a higher price. The catch is that Trader Joe’s and its suppliers all but swear to keep the agreement secret.

Retailers’ shelf space is precious real estate.

- Brands pay for eye-level placement, end caps, etc. And stores exploit their home court advantage by displaying house brands side-by-side with products that cost more because they advertise.
- Browse over-the-counter pills – Ibuprofen, allergy meds, sleep aids, whatever -- at CVS. The packaging looks quite similar to side-by-side “name” brands, and invites you to “[Compare to...](#)” [the pricier brand]. Read the fine print on both boxes: same active ingredients.

On a radio interview, we got a call from a pharmacist who said that some generics might not work as well as name-brand pills because of INACTIVE ingredients you won’t see listed. I myself came back to Sudafed after the store-brand – with the same ACTIVE ingredient – wasn’t as-effective. Dr. Roy Blackburn was listening, and writes: “The meds which are probably most important NOT to buy generically are cardiac meds and thyroid meds. Otherwise, it is worth a try to use generic meds.” Thanks Doc!

WHAT IF you found a \$20 bill on the supermarket floor?

You could save at least that much by buying-in-bulk...but not everything.

- AARP recommends stocking-up on bread, which freezes well. Canned fruits and veggies and salmon and tuna are easy to store and have a long shelf life. As does pasta, and peanut butter.
- And stock-up when you spot a deal on toilet paper, paper towels, tissues and napkins, plastic wrap, plastic storage bags and garbage bags.
- WORST foods to buy in bulk? Big containers of junk food, which go stale quickly. And cheese, which doesn't freeze well. Because fish has high water content, freezing it too long can result in flavor loss. And olive oil has a limited shelf life.

Dreaded Shrink-flation!

Same price, less stuff in the package. It's not your imagination. HOW rampant has this become? Merriam-Webster Dictionary just added "shrinkflation" as a word.

- That cereal box IS skinnier. That bag of Doritos is now a half-ounce smaller, averaging five fewer chips per, according to Forbes. Which reports that a bottle of Aleve has gone from 100 caplets to 90 caplets. Cottonelle mega roll toilet paper shrank from 340 sheets to 312 sheets.
- Compare Unit price, not Item price.

Have you hugged a robot today?

A report by Supermarket News says you will pay less using self-checkout than at staffed registers, where all that candy and those magazines and other stuff tempts impulse buying.

“Best by...?”

“Use by...?”

“Expires...?”

According to the [U.S. Environmental Protection Agency](#):

Food waste is the single largest component in our daily trash. American landfills receive about 73 billion pounds of food waste every year.

With exceptions such as infant formula and some baby foods – which stipulate a strict “Use By” date -- food labels display often-confusing terms, [deciphered by popular consumer crusader Clark Howard](#):

- “Best if Used By/Before:” This date indicates when a product will be of best flavor or quality — not safety.
- “Use By:” This indicates the last date the product would be considered at peak quality. It does not indicate safety except in the case of infant formula.
- “Sell By:” This date tells the retailer how long to keep the product on the shelves. States will oftentimes regulate Sell By dates. For example, Maryland prohibits the sale of Grade ‘A’ milk or milk products past the Sell By date, according to one study. Other states may allow such items to be sold at discounted rates.
- “Freeze By:” This date is a recommendation of when a food item should be frozen “to maintain peak quality.”

Your supermarket likely has an area where they mark-down meat, poultry, and other items nearing dates shown on the labels above. Look in the back of the store. Eat-or-freeze today.

NEVER shop when you're hungry/angry ("hangry").

Money-saving tips from MoneyTalksNews.com:

- Avoid serving-size portions. They're convenient, but you're paying for packaging, and the labor to assemble it, as you will see comparing unit price with bigger sizes you can baggie-up yourself.
- And demote meat from its starring role to the supporting cast, in tasty casseroles, soups and stews.
- Regardless of how carefully you shop, you're racing the clock, because food...expires. SLIGHTLY-stale bread makes great French toast, or use it for bread crumbs. And you can freeze breads, bagels and muffins. Let 'em thaw overnight, and they're as good as new.
- Turn overripe bananas into banana bread. OR freeze 'em. Mash 'em up in the food processor for a yummy, healthy dessert.

Gabriela writes:

- I began buying "fold-top sandwich bags" for food that doesn't need to be air tight. Even a sandwich at work won't spoil since you'll eat it within 3 or 4 hours. Fold top bags are much less expensive than Zip-loc type bags.
- And she whipped-up a tasty ceviche using a can of sardines...much easier-to-work-with than fresh fish, shrimp, or crabmeat, she says, and MUCH less-expensive. She writes "Who would've thought it would be a hit with my picky son?" So then she tried canned salmon.

Two energy-saving tips for the kitchen: If you cover-and-wrap foods in the fridge, you will prevent moisture from escaping, which asks less of the compressor. Use plastic wrap, not aluminum foil. And only run the dishwasher when you have a full load, which also saves on detergent.

Timing is everything.

Have you seen how much frozen turkeys are marked-down the day after Thanksgiving? Beef and turkey are both rich in protein, vitamins and minerals. But beef has twice the fats. So why gobble-gobble just one day each year?

Those day-after Thanksgiving “door buster specials” can be budget-busters. But everything is on-sale in January. Try Christmas-shopping throughout the year, when you spot something someone on your gift list would appreciate.

And though I love the smell of a real Christmas tree, I bought a handsome THOUSAND-dollar artificial tree for \$400...in January.

NEED new?

Or will new-to-you do? AS IF Amazon Prime wasn't worth it just for free shipping, AND hundreds of movies, thousands of TV shows, and millions of songs on Alexa...

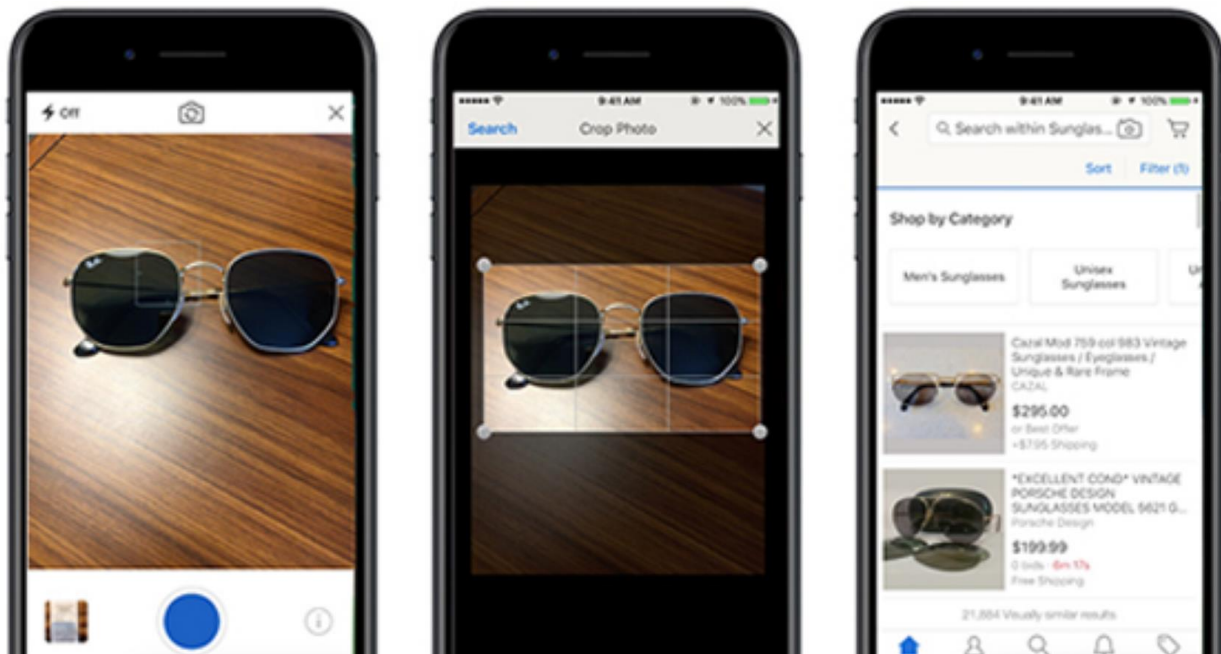
- Browse Amazon Warehouse, for deeply discounted open-box deals on computers, TVs, unlocked phones, lots of returned merchandise.
- And Amazon Renewed sells refurbished merch’ – as with Amazon Warehouse -- like-new, and guaranteed replacement or refund for 90 days if your purchase doesn’t work as expected. I could not tell that several refurbished items I’ve bought weren’t new.
- Manufacturers like Apple and Samsung also sell “refurbs” on their own web sites. Most come with a new battery and they carry a one-year warranty.

Is it cheaper on eBay?

You can find-out in-a-flash...literally!

BIG hat-tip to MoneySavingExpert.com for this one. It's very cool.

As you shop – online, or right there in the store -- open the free eBay app on your smartphone. Then tap the Search bar. Look for the camera icon, and point your phone at the item you're interested in and snap a photo. The app will search eBay, and list look-alike items for sale.

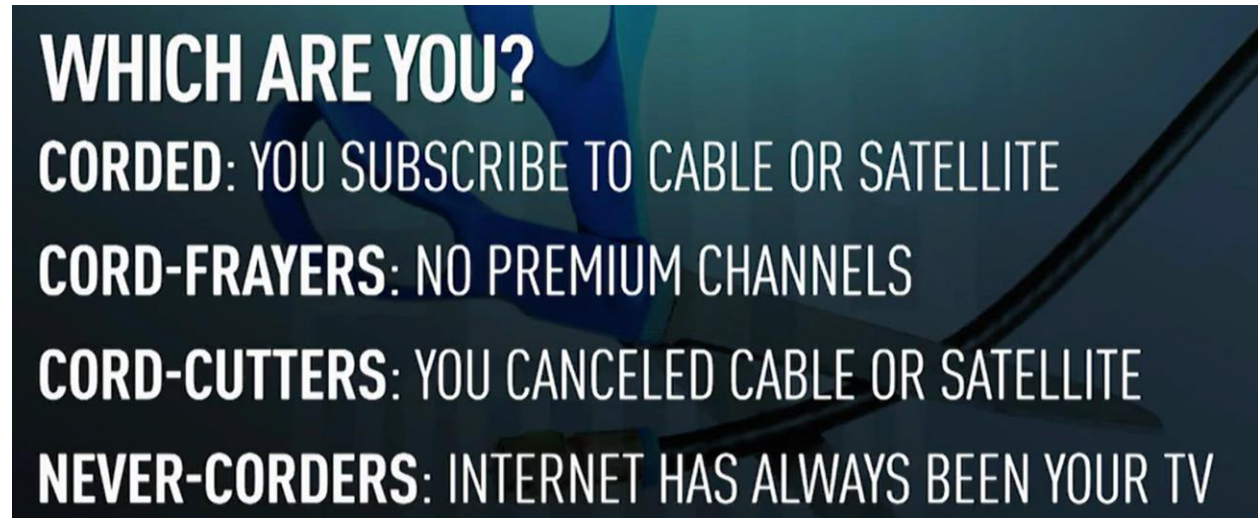


Bear in mind: Artificial Intelligence is matching PICTURES, not exact items. So you'll want to read the specs, and note condition of the item, etc.

If you're looking for a book or a DVD, you're better-off searching the usual way, by title.

TV on your terms.

Nobody loves their cable company, except for Internet access. And that may be all you need to assemble a menu of what *you* want to watch, rather than the several hundred channels the cable menu force-feeds you.



Bookmark CordCuttersNews.com now and thank me later.



It's a buyer's guide for spending less on television. [On my TV show](#), founder Luke Bouma explained that “for the vast majority of Americans, everything they want to watch is available streaming.”

The only reason many still subscribe is live sports; and – smelling money – many [team channels now offer streaming](#).

Some cord-cutters do end up paying cable-size money, but what they end up with is 100% *their* menu.

Free Music

JUST TRY to cancel SiriusXM. It costs them zero to keep you, so they're notorious for lowball counteroffers, because *anything* is pure profit. A friend of mine – we'll call him "Wiz" – chose not to subscribe after the initial free trial period. So they extended the six-month teaser rate. Six months later, he called to cancel. They re-up'd his teaser rate. Now he calls, like clockwork, every 6 months, and they cave, again. Rinse and repeat.

I enjoyed satellite radio when it came installed in the last two cars I bought, and when I didn't subscribe at the end of the free ride, they went down to \$2 for six months, and I still didn't subscribe! They still call, but when I tell them the DJ on "60s-on-6" talks too much, the rep has no idea what I'm talking about. Instead, I Bluetooth my phone into the dashboard and listen to the same songs – minus the blah-blah-blah – on [the free TuneIn app](#).



There's a reason they call it "Artificial Intelligence." When a USB mix tape played the 1970 smash hit "[Give Me Just A Little More Time](#)" – sung by (ready?) The Chairmen of The Board -- my dashboard showed Frank Sinatra.

Monetize the seller's down-time.

I live on Block Island, RI, 12 miles out in the Atlantic, off the rugged New England coast.



For eight summers, I owned an inn here, 10 guest rooms at The Captain Willis House B&B, “just steps from the beach.” And I’ve got a sitcom in me. Or maybe a reality show.

The season kicks-off around Memorial Day...then, on the Fourth, some twenty thousand funsters yuk-it-up here...and after Columbus Day, about a thousand of us year-rounders exhale and savor delightful desolation.

It’s a short season here, so lotsa luck cherry-picking a Saturday-only reservation. But midweek? Talk to me. Weeklong tourists rent houses, so hotels’ goal is to sell-out Tuesday/Wednesday/Thursday nights.

Believe-it-or-not, here’s how I made money, often from bargain hunters and guests who were perennials (or came multiple times per season):

- “Two-Dollar Tuesdays:” Just \$2 with any Monday night stay.
- “One-Dollar Wednesdays,” with any Tuesday or Thursday night stay.

And those \$1 and \$2 room nights were still profitable, being adjacent to rack-rate Mondays/Tuesdays/Thursdays.

Note how, when you book flights online, the airline will ask if your travel plans are “flexible.” Airlines can’t sell a seat once the plane takes off, and hotels can’t sell an empty room last night. So, are you shopping for something for which your flexibility can earn a discount? Even if the seller hasn’t formalized deals like those I offered B&B guests, make an offer.

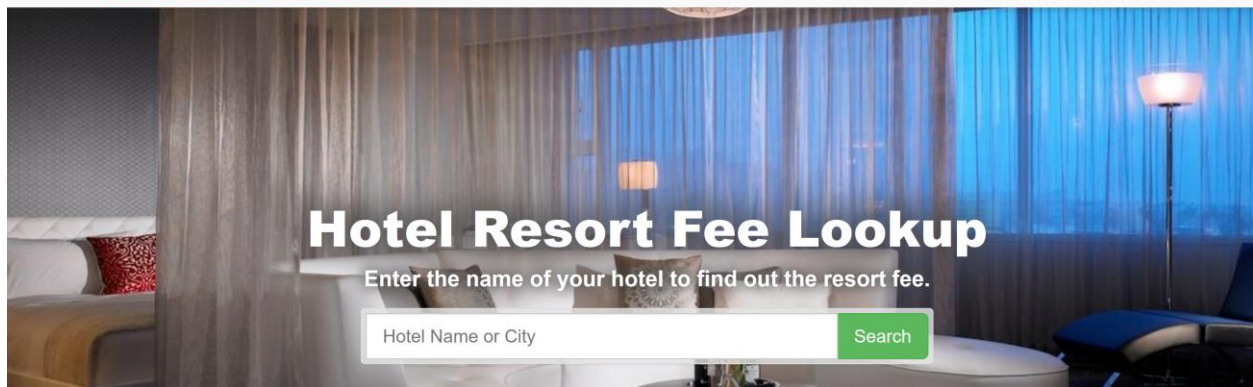
You can check-out any time you like, but you can never leave.

You scored a great hotel rate online. But then come the hidden fees.

- Some are mandatory, but others may only apply if you use certain services. If you don't expect to take advantage of the amenities a fee covers, try asking the hotel to remove it.
- And to duck that pricey daily WiFi charge, use the personal hot spot feature on your smartphone.

Before you book, hit ResortFeeChecker.com.

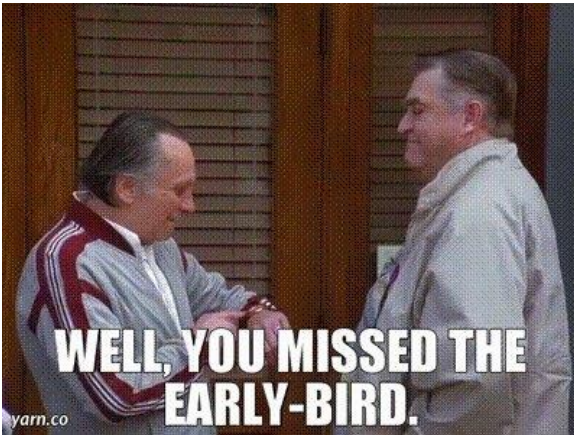
ResortFeeChecker.com



Join Seinfeld's parents?

Dining-out is in the budget crosshairs, and dining-in affords cost control... and can get boring. Uh...unless, *of course*, my wife is cooking. Her tip: Grow your own herbs, a window sill crop that's pricey at the store.

And, yes, you can afford to treat yourself, occasionally, by shopping smart:



As they do at Del Boca Vista, eat early. In restaurant lingo, you're in "the first turn."

They want 5PM diners like I wanted to sell B&B room nights on Tuesdays, Wednesdays, and Thursdays.

NO NAMES, because the place is cozy and doesn't take reservations. Let's just say that a certain oyster bar we like offers "Buck-a-Shuck" before 6PM.

Tip: Opt-in if your favorite spot has an Email list.

Also:

- Have dessert at home. It's one of restaurants' two most profitable items (drinks being the other). And every add-on adds to the tip.
- Okay, HAVE a drink. Just remember what I said about vodka brands. 🙄
- Members: Actually bother reading what AAA and AARP send you. You are entitled to a discount at some restaurants.

"But wait! There's more..."

Membership has its privileges.

If I say “AAA” and you think “flat tire” or “dead battery” -- and if I say “AARP” and you think “senior citizen” – you’re leaving money on the table.

Click “Discounts” in the menu atop AAA.com, and you may want to sign-up even if you don’t have a car!

And it won’t take long to recoup your \$16 annual [AARP](http://AARP.org) dues. The the American Association of Retired Persons is dedicated to people over 50, but there is no minimum age to join.

Home \$weet Home

It's the biggest investment you'll ever make, and in this New Normal, we're spending more time at home. Thrifty as we are these days, it's good to know that "You *can* do-it-yourself, and you *don't* have to do it alone!"



That's the mantra from Tom Kraeutler and Leslie Segrete, from "The Money Pit," talk radio's top Home Improvement show, and MoneyPit.com, thousands of pages of useful home improvement advice.

Click below to read/watch/hear about some of their more popular topics:



Pawn shops, seriously.

If you've never been, the experience may not be the desperate caricature you're expecting. The first time I found myself in a pawn shop was on a sales call for a radio station I consulted.

Results-producing copy points our DJ ad-libbed in his commercials suggest buy AND sell opportunities:

- “If you like yard sales, you’ll love National Pawn.”
- “The cash you need today may be something that’s gathering dust right now in your garage or attic.”
- “Need power tools? Who cares if they have some scratches! It looks like you’ve been workin’!”
- “I can’t tell you everything Greg has in stock today at National Pawn. New stuff comes in every day. If you don’t see what you want today, ask! Greg will call around and try to find it!”
- “Got Christmas bills? Are you just now realizing you over-spent? Bring some gifts you don’t want to keep!”
- “When you see someone with a Rolex watch – a real one – can you tell whether they bought it new?”
- “That diamond took millions of years to create. Who cares if someone else owned it for three years? Or would you rather pay another \$800 at the mall?”

I left with a 10-speed bike, still a bargain even after I paid to UPS it home.

HAVE you browsed -- or placed items in – pawn or consignment shops? Bought or sold on [clothing resale web sites](#)? Done a yard sale? Flea market?

“Sell stuff!”

It’s a familiar mantra from talk radio star and “Live Debt-Free!” personal finance icon [Dave Ramsey](#).

My own recent experience: I had heard commercials for [The Time Capsule](#) on WPRO/Providence, where I was a DJ in the 1970s, showered with free vinyl from the record labels seeking airplay. Many of the 45s were adorned with hand-written names of other stations allegedly playing the songs.



Time Capsule proprietor Bob flipped through the LPs, many still sealed, and he perused boxes of 45s. “I’ll give ya \$100 for the albums, and \$100 for the singles, and I’ll give you \$20 for the videos...I can probably sell a couple of ‘em.”

VHS classics included “Casablanca,” “The Maltese Falcon,” “The Graduate,” and “Annie Hall;” and a handful of DVDs.

When I asked, Bob acknowledged that the vinyl renaissance is partly driven by people too young to have owned turntables back-when. And he said don’t count-out CDs, which, like cassettes, ported our music into the car.

As I drove off with eleven \$20 bills peeled-off a big wad in Bob’s pocket, I couldn’t help but wonder if, somewhere, out there, some Time Capsule shopper – a fellow salt-N-pepper Rhode Islander who listened to Top 40 AM radio in the 1970s – will see my name label stuck to their purchase, and feel like [George Costanza buying Jon Voight’s car](#).

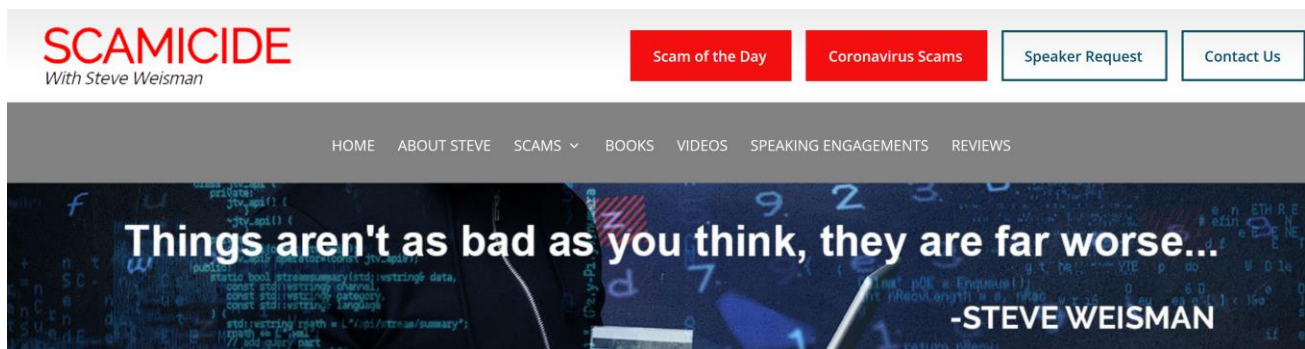
Avoid Rip-Offs!

Wise guys thrive on the sort of financial turmoil we’re experiencing. And attorney and university professor Steven J.J. Weisman quips: “There’s a reason they’re called ‘scam ARTISTS.’”



He is author of a stack of books, including “[Identity Theft Alert: 10 Rules You Must Follow to Protect Yourself from America's #1 Crime.](#)”

And Steve is your host at [Scamicide.com](https://scamicide.com), where you can sign up for his “Scam of the Day” alerts.



If you’ve been swindled, you might be eligible for a cash payment. Click the “Scams” tab on Steve’s site for [details from the Federal Trade Commission](#).

See also:

- [AARP’s “Scams & Fraud”](#)
- ConsumerEducationCouncil.org
- [Clark Howard’s “Scams & Rip-Offs Archives”](#)
- [FTC Scam Alert](#)

“When ya’ got your health...”

Those [GoodRx](#) TV commercials had the little voice in my head asking “Is this legit?” Apparently so, according to [reviews from some tough graders](#).

- It’s a website and app that comparison-shops for prescription meds.
- One catch: It only works if you’re paying without insurance ([which pays for surprisingly few prescriptions](#)).
- After [Consumer Reports](#) found GoodRx sharing customers’ data with Facebook, Google, and other third-parties, they stopped.
- GoodRx Care online medical service start at \$20, no insurance required.

A now-retired college chum – we’ll call him “Lars” – doesn’t go to a dentist. He lets university dental students hone their clinical repertoire on him.

- Yes, it is less-expensive, “and insurance still covers it!”
- One trade-off he is quick to add: “Plan on spending the whole morning there,” because students’ work is so closely supervised.
- Because it’s a university, he reckons he’s getting state-of-the-art care.
- When I asked about students’ rookie mistakes, Lars quipped: “The students are gentle. Just don’t let the faculty in there!”

“Eating great food is the best health decision you will ever make,” according



to [my own doctor](#), a former New Orleans restaurateur, author, and Emmy Award winner you may have seen on Food Network. Click-the-pic for [the video](#).

Should you be a one-car family?

The environment where I live, offshore, is rough on cars. Lots of rust, and you go through brake jobs like crazy. When the sporty 2005 Ford Escape was, literally, held-together by duct tape and Gorilla Glue, I was told it wouldn't pass looming state inspection. Figuring "This car owes me nothing!" I thought I'd end up donating it to Habitat for Humanity for the tax write-off, as I had done a year earlier with my other car, which...one day...just...stopped, fortunately, in its parking space.

When supply chain issues slammed-the-brakes on new cars, and car parts, dealers' new and used inventory dried up. Perusing legendary [Tasca Ford](#) online, I found another Escape, just a year old. By the time I got there first thing next morning it was gone; so I snapped-up my second choice, a year-old Buick Encore. Squint, and it's the same car.

When I told Tasca's affable [Lou Colon](#) I was planning to junk the old car, he ran it through the car wash, showed it to his manager, and scored me a \$1500 trade-in! Likely organ donor, with parts so scarce.

Lots of us who were sent home during the pandemic shutdown continue working there. Studies I've read peg productivity *gains* as high as 13%. My wife's company closed her office. In remote mode, we recover the wasteful agony of commuting, we can run-a-load-of-wash, and lunching at home is a whole lot cheaper than that diner near – or having take-out at – the office.

Given YOUR New Normal, and with dealers begging to buy used cars, [should you sell one?](#)

Tech Check

Every day, and in almost every way, technology is changing our lives. And never was that more obvious than during the pandemic shutdown, when “Zoom” became a verb.



For nearly 30 years, Dave Graveline has translated tech-to-English at IntoTomorrow.com where you can hear and see his show, and learn what’s cool and hot.

Got a tech question? “Ask Dave,” 24/7 at 800-899-INTO (4686)

Dave says...

- Ink from Cartridge World works just as well as HP’s pricier own.
- Is a new iPhone in your future? When the next new version comes out, quickly snap-up the previous version they will be eager to clear out... BUT – as Dave would be quick to ask – “Why iPhone?”
- Extended Warranty? Usually useless, pure profit.
- Rein in all those recurring subscriptions! Apps like [Truebill](http://Truebill.com) will track and manage all your subscriptions, so you know exactly what you’re paying for. Why pay every month for that Hulu subscription that you forgot that you signed up for 18 months ago and never watch?
- Use free online Microsoft “Office” Software, Word, Excel, PowerPoint and more. Or LOTS of free apps from Google Docs. See also LibreOffice.
- Save energy at home with Smart Thermostats, Smart Plugs, Smart LED Light Bulbs, Smart Switches you can program with Apps.

You actually CAN take it with you...

...or at least leave some for your heirs.

Because our species has a 100% mortality rate, none of us are getting' outta here alive. And the funeral-industrial complex can gobble-up what you do leave behind as your survivors negotiate while emotionally vulnerable.

Hidden costs add up faster than a car dealer cramming-down under-coating. How to avoid getting ripped-off planning a farewell?



[Gail Rubin](#)'s motto is: "Talking about sex won't make you pregnant, and talking about funerals won't make you dead." She is the author of "[A Good Goodbye: Funeral Planning for Those Who Don't Plan to Die](#)"

and "[Kicking The Bucket List: 100 Downsizing and Organizing Things To Do Before You Die](#)." Grab a pen before you [watch our interview](#).

RIGHTS UNDER THE FUNERAL RULE

- BUY ONLY THE FUNERAL ARRANGEMENTS YOU WANT
- GET A WRITTEN, ITEMIZED PRICE LIST WHEN YOU VISIT FUNERAL HOME
- SEE WRITTEN CASKET PRICE LIST BEFORE YOU SEE CASKETS
- RECEIVE WRITTEN STATEMENT BEFORE YOU PAY
- GET WRITTEN STATEMENT THAT REQUIRES YOU TO BUY ANY FUNERAL GOODS

Creating A Death Plan:

WHY IT'S NECESSARY

FTC

And finally, a Lightning Round...

- Enemy #1: High interest credit card balances. Hack-away at that ASAP. Credit cards are pitching hard to steal each other's customers. Consider offers with 0% introductory APR balance transfers, to pause the clock.
- Got a gas mileage gauge? Your right foot can make a big MPG difference.
- Gas-up at Costco. Suddenly, that [\\$60 membership fee](#) is a no-brainer.
- Drive electric. I know, I know. Even with tax credits, EVs are expensive, but I asked a pal who owns the Chevy Bolt if charging-up at home sent his electric bill through the roof. He told me "\$29 last month" (vs. \$72 I had just paid to gas-up once). He says gets 300 miles per charge, "less in the dead of winter," and free charging stations are an amenity popping up outside restaurants and in parking garages. Had I not just replaced both cars, I'd get a hybrid. Another pal with one says he gasses-up "maybe once a month, but mostly it runs on the battery."
- Ask for a raise. The Help Wanted sign is everywhere.
- Planning a major purchase? Do your homework, and consider buying NOW, because prices are rising. That's the thing about inflation.
- [Stop paying Private Mortgage Insurance](#) (PMI) if your balance is below 80% of your home's value, which it may now be, *thanks to* inflation.
- Got a room to rent? As a longtime, long-suffering landlord I don't ask casually. Here's the calculus: Renters put-up your mortgage, and you put-up-with the renters. Extreme housing demand and recent interest rate increases have many needing at least temporary digs. Screen carefully. Is [Airbnb](#) for you?
- Buy discounted gift cards for shopping and eating out, OR sell gift cards you're not using. Explore [CardCash.com](#) and [GiftCards.com](#)

The New Normal is neither.

We are witnessing history, the perfect-storm convergence of a worldwide pandemic that reset everything + all that funny-money Uncle Sam printed to help us cope with COVID + and geopolitical turmoil that has dramatically impacted the energy supply worldwide...all amplified by the social media/cable news/talk radio blame game. Rather than joining that unproductive unison, I gathered what you've just read to suggest solutions, and I will share tips that YOU Email to AndYouCanQuoteMe@AOL.com

Listening to people, which I do for a living, I detect a generational aspect to our angst. If, like me, you're old enough for Medicare,* you've seen this movie before. In the early 1970s, we prowled for gas stations with green flags (red-flag stations were sold-out); and we lined-up on even/odd days, based on even/odd license plate numbers. But somehow we survived the average price per gallon soaring from 39 cents in 1973 to 53 cents in 1974. Back to the future: 50 years later, just move the decimal point. That's the thing about inflation. And ask an economist: dramatic deflation is worse.

In the 70s — when inflation, adjusted, was worse than now — we knew we were in a rough patch. Still, the future seemed bright. With recreational anger now displacing baseball as our national pastime, optimism seems quaint. But one thing history tells us never changes: Fortunes are made when we buy, not when we sell. 😊

* About Medicare, a well-oiled machine that processed a billion claims last year: When it's your turn, you will LOVE IT. Uncle Sam doesn't get everything wrong.